

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL D. KARASCHAK
STACEY D. KARASCHAK
Debtor(s)

Case No. 17-20812CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2017.
- 2) The plan was confirmed on 05/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/14/2017, 03/12/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/16/2020.
- 5) The case was dismissed on 03/27/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,292.72.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,970.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$20,970.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,543.73
Court Costs	\$0.00
Trustee Expenses & Compensation	\$918.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,462.33**

Attorney fees paid and disclosed by debtor: \$390.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	269.00	264.38	264.38	0.00	0.00
CARE CREDIT	Unsecured	1,200.00	NA	NA	0.00	0.00
CARE CREDIT	Unsecured	1,200.00	NA	NA	0.00	0.00
EXCELA MEDICAL GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	500.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	1,600.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	250.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO++	Secured	2,648.00	NA	NA	0.00	0.00
LATROBE FAMILY HEALTH CENTER	Unsecured	0.00	NA	NA	0.00	0.00
LATROBE HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,330.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	755.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	764.00	764.40	764.40	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,147.00	1,147.29	1,147.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	500.00	572.44	572.44	0.00	0.00
PRA AG FUNDING LLC	Unsecured	572.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	518.00	518.77	518.77	0.00	0.00
STONEBERRY	Unsecured	500.00	470.63	470.63	0.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	46,822.24	53,154.89	0.00	16,136.17	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	0.00	7,501.77	7,501.77	1,371.50	0.00
VERIZON WIRELESS	Unsecured	1,600.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	300.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	620.00	NA	NA	0.00	0.00
WESTMORELAND HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$16,136.17	\$0.00
Mortgage Arrearage	\$7,501.77	\$1,371.50	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,501.77	\$17,507.67	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,737.91	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,462.33</u>
Disbursements to Creditors	<u>\$17,507.67</u>
TOTAL DISBURSEMENTS :	<u>\$20,970.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.